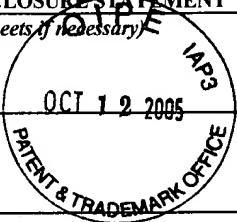


Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0015-CON1		Serial No. 09/006,839	
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>				Applicant Paul SIDIKMAN, et al.			
							
				Filing Date January 12, 1998		Group 3624	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
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		A. Etherington, "The DIP Alternative," <i>Accountancy</i> , Vol. 115, No. 1218, pp. 60-62, February, 1995					
		D. Cope, "Equity Funds by ATM Seen as Wave of Future," <i>American Banker</i> , Vol. 158, No. 157, August 17, 1993					
EXAMINER				DATE CONSIDERED			
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OTHER DOCUMENTS CONT'D. (Including Author, Title, Date, Pertinent Pages, Etc.)		
		"Bankers Welcome Mutual Funds to the Self-Service Family," <i>Bank Network News</i> , 3 pp., October 13, 1993
		Tracy, Eleanor Johnson, "Push-Button Brokerage in the Bank Lobby," <i>Fortune</i> , Vol. 110, 2 pp., December 24, 1984
EXAMINER		DATE CONSIDERED
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